

## **The complaint**

Mr E is unhappy with the way Clydesdale Financial Services Limited trading as Barclays Partner Finance (BPF) dealt with a request for information on one of his loan accounts and subsequently the incorrect information he was given about one of his other accounts.

## **What happened**

Mr E holds two loan agreements with BPF – Account A and Account N. In September 2024, Mr E said he used the online webchat to find out about an early settlement for Account N. He was asked for his account details, but he was unable to provide this, so an account was located using his personal details. He was provided a settlement figure of around £640. BPF gave him the balance for Account A.

Mr E then called BPF about a declined credit application and during this call he asked about the balance on Account N and Account A again. Mr E was told the settlement figure for Account N was around £950 and it was around £640 for Account A. Because Mr E was unable to locate his agreement numbers, the agent said they could send an email with the settlement details which would include the agreement numbers. However, the agent made an error and sent Mr E an email which said Account N was settled. The agent identified the mistake on the call and said that this was sent in error to Mr E and confirmed the account wasn't settled. Mr E also complained about this as he said it caused him and his family distress and wants BPF to honour the settlement email that was sent and clear the balance of Account N.

In its response to Mr E's complaints BPF didn't agree a mistake was made when it provided information about Account A to Mr E in the online chat. It said it provided account details and said what amount was left to pay and Mr E could see that the monthly payment amount corresponded to Account A. It acknowledged a mistake was made when Mr E was sent an email to say Account N had been settled and offered £25 for this, but didn't agree to waive the balance outstanding.

Mr E remained unhappy and referred his complaint to the Financial Ombudsman. He said that he was happy to pay for the balance on Account A but wanted BPF to waive the balance on Account N as it sent him an email to say it was settled. He said he allocated the funds he was expecting to pay towards settling Account N elsewhere.

An Investigator reviewed the complaint but didn't agree to uphold it. She didn't agree that BPF acted unfairly when it gave information about Account A in the online webchat. She acknowledged BPF made an error when Mr E was sent an email to say Account N was settled. However, she didn't think it was fair to ask BPF to clear the balance and said the compensation it offered Mr E was fair.

Mr E didn't agree so the matter has been passed to me for review. Since then BPF has said it paid Mr E the £25 compensation it offered.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It's clear Mr E feels strongly about this matter, and I mean no discourtesy where I haven't commented on each individual point he has raised. I've focused on what I consider are the key elements of the complaint. I'm considering if BPF acted correctly when it dealt with Mr E's requests to get information about his accounts.

I can see Mr E agreed to pay for the balance on Account A, so I don't think it's necessary to focus on this part of the complaint in detail. I've noted Mr E was provided the account details when he was given information in the online chat. I have to bear in mind that Mr E entered into two agreements, that set out the term and payment amounts. So, I think Mr E ought to have been aware broadly where he stood with the agreements. On this basis I think he had the details to allow him to cross reference the information he was provided to confirm it was correct and what he was looking to obtain.

I've reviewed the call Mr E had with BPF's agent and it's clear that a mistake was made when the agent sent Mr E an email stating that Account N was settled. This was incorrect, as Mr E had not paid off the account. The agent acknowledged the mistake during the call and apologised, confirming that the account was not settled. I appreciate that receiving this incorrect information would have been frustrating for Mr E. He said that it affected him and his family, as he was trying to manage and settle several credit accounts and had made decisions based on the belief that Account N was settled.

However, I think Mr E was promptly informed of the mistake in the same phone call. Given the short time between the email being sent (and not yet received) and the clarification provided, I'm not persuaded the error would have significantly impacted his plans. BPF acknowledged the error and paid Mr E £25 compensation, which I consider fair, especially as he was made aware of the mistake during the call. Mr E used Account N to make a purchase, and it is reasonable to expect him to repay this amount. I don't believe it would be fair to ask BPF to waive the balance of Agreement N due to what was ultimately a human error that was rectified straight away.

## **My final decision**

For the reasons explained above, and as Clydesdale Financial Services Limited trading as Barclays Partner Finance has said the compensation has now been paid, I think it has done enough to put things right. I don't think it needs to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 17 July 2025.

Amina Rashid  
**Ombudsman**